

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: STOYANOV, ATANAS, et al.

Application No.: 10/057,436

Customer No.: 33401

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Confirmation No.: 9655

Group Art Unit: 3624

Examiner: CHANDLER, SARA M.

Title: COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYSTEMS AND METHODS

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically to the United States Patent and Trademark Office On December 24, 2008


DeAnna Rodriguez

RESPONSE TO OFFICE ACTION MAILED SEPTEMBER 17, 2008

Mail Stop Amendment Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir/Madam:

This is in response to the office action mailed September 17, 2008. A Petition for a one-month Extension of Time is being filed concurrently herewith.

Remarks begin on page 2 of this paper.